

BUYER'S COST ESTIMATE

1 Buyer _____ 2 Property Address _____ 3 _____ 4 Sales Price \$ _____ 5 Type of Mortgage _____ 6 Estimated Closing Date _____ 7 Mortgage Amount \$ _____ 8 Mortgage w/MIP or VA Funding Fee \$ _____ 9 Estimated Interest Rate _____% Term _____	ESTIMATED MONTHLY PAYMENT: Principal & Interest \$ _____ Mortgage Insurance \$ _____ General & Special Taxes \$ _____ Hazard Insurance \$ _____ Flood Insurance \$ _____ Other _____ \$ _____ TOTAL EST. MONTHLY PAYMENT \$ _____
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10 The licensee preparing this Buyer's Cost Estimate and brokerage firm believe these figures are correct.
 11 However, these are estimates only and are not guaranteed to be complete or accurate and are subject to possible changes.

12 **INITIAL INVESTMENT (DOWN PAYMENT)** \$ _____

13 **ESTIMATED LOAN AND CLOSING COSTS:**

14 Loan Origination Fee/Discount Points _____ % (of Loan Amount)	\$	_____
15 Credit Report	\$	_____
16 Appraisal Fee	\$	_____
17 Re-inspection Fee	\$	_____
18 Title Insurance	\$	_____
19 Lender's Coverage	\$	_____
20 Mortgage Reg. Tax	\$	_____
21 Recording Fee	\$	_____
22 Survey	\$	_____
23 Underwriting or Document Prep Fee	\$	_____
24 Closing Fee	\$	_____
25 Termite Inspection	\$	_____
26 Tax Service Fee	\$	_____
27 Well/Sewage System Inspection(s)	\$	_____
28 Flood Certification	\$	_____
29 Home Warranty Plan	\$	_____
30 Property Inspection	\$	_____
31 Other _____	\$	_____
32 TOTAL ESTIMATED LOAN AND CLOSING COSTS		\$ _____

33 **ESTIMATED PREPAID, RESERVE & PRORATED COSTS:**

34 Hazard Insurance 1 year + _____ months reserve	\$	_____
35 Flood Insurance 1 year + _____ months reserve	\$	_____
36 Mortgage Insurance _____ months reserve	\$	_____
37 MIP or VA Funding Fee (_____ % max.) (if paid in cash)	\$	_____
38 General & Special Tax _____ months reserve	\$	_____
39 Homeowners Association Initiation Fee	\$	_____
40 Homeowners Association Proration	\$	_____
41 Prepaid Interest _____ days @ \$ _____ per day	\$	_____
42 Other _____	\$	_____
43 TOTAL ESTIMATED PREPAID, RESERVE & PRORATED COSTS		\$ _____

44 **TOTAL ESTIMATED CASH INVESTMENT** \$ _____

45 I/We acknowledge receiving a copy of the above Buyer's Cost Estimate.

46 _____
 47 Buyer Date

48 _____
 49 Buyer Date Licensee Date